



SOARING

4TH QUARTER 2015 **OCTOBER - DECEMBER**



Refinance your existing auto loan or lease with us to lower your rate and payments, or finance your new or used vehicle with us. Let us help you save for the holidays!

Auto Loan Rates as low as **1.99%^{APR*}** up to **5 years**

Skip your payment up to **3 months!***

Finance up to **125%** of the vehicle value[†]

Don't miss this opportunity while rates are still low.

Apply Today!

*APR=Annual Percentage Rate. Your APR is determined by your credit qualifications. 1.99% rate quoted is the lowest possible rate for Tier 1 borrowers and is available on terms up to 60 months for both new and used vehicles. Rate quoted includes 0.50% discount for automatic payment, 0.25% discount for 90% loan-to-value (LTV) or 0.50% discount for 80% LTV. Existing Eagle loans not eligible for refinances. 1% rate increase for vehicles over 5 years old or over 100,000 miles. **90 day payment deferral based on credit qualifications. Interest will accrue from date of loan funding. †Auto financing up to 125% LTV which includes taxes, license and aftermarket products.

OCTOBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
		13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

NOVEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10		12	13	14
15	16	17	18	19	20	21
22	23	24	25		27	28
29	30					

DECEMBER						
SUN	MON	TUE	WED	THUR	FRI	SAT
		1	2	3	4	5
	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24		26
27	28	29	30	31		

Important Dates:

- October 11:** 25th Anniversary CHOC Walk at Disneyland!
- October 12:** Columbus Day Holiday - Observed
- October 31:** Halloween

- November 11:** Veteran's Day Holiday - Observed
- November 26:** Thanksgiving Day Holiday - Observed
- December 6:** Hanukkah
- December 25:** Christmas Day Holiday - Observed

EAGLE
COMMUNITY
CREDIT UNION
www.eaglecu.org
(800) EAGLE CU



Notes from the CEO Scott Rains

Eagle has had a great 3rd quarter and I'd like to thank many of you for making my transition as the interim CEO so seamless. We had a spectacular pre-owned auto sale, our second of the year, at the end of August, and I enjoyed meeting many of you that came by. I hope those of you who drove away in a new car are thoroughly enjoying it. The credit union is planning another one for late spring 2016, just in time for the new graduates.

We have many projects on the horizon, one of the biggest being our debit and credit card upgrade to the EMV or chip-enabled card coming early 2016. I'm sure many of you have heard about these next generation cards now making an entrance in the United States. Europe and many other countries have enjoyed the security protection of these cards for some time due to the enhanced encoding of both account and user information with each transaction. While most data breaches occur at non-financial institutions, (Home Depot, Target, Blue Cross) the cost of these breaches are the responsibility of the financial institutions that issue the cards. With the implementation of the EMV cards, liability for these data breaches will shift

back to the institutions that actually failed to protect the data. So stay tuned for more information as we prepare to issue new EMV credit cards first, followed by debit, starting in early 2016.

We are also in the process of upgrading our telephone systems to allow our team to better serve you. The design of the new system will make it much easier to put you in touch with the right department and allow us to better serve the membership during peak call volume hours.

With the holidays approaching, we know many of you are starting to plan. Let us help with a special credit card purchase rate promotion or a HELOC. Read on for more details on these promotions.

As you probably know, we continue to be big supporters of the Children's Hospital of Orange County. Eagle is once again fundraising and walking in their 25th anniversary CHOC Walk on Sunday, October 11. If you donated to our team, we thank you for your donation and support. Our goal is to reach \$10,000 again, and over \$250,000 together with other local credit unions.

Thank you for your ongoing participation and support in your Credit Union, and I wish you and your family a safe and enjoyable holiday season.



Send Scott Rains Eagle Community CU's CEO, an email and talk to him personally.
Reach Scott at: ceo@eaglecu.org

EMV Chip
Credit Cards

Coming Soon
to your Wallet!



Are you enrolled in the full credit and identity theft monitoring available to you with our Ultimate Checking with IDProtect?

Not only does it review changes to your credit reports and provide a score, but it also reviews over 1,000 databases for inconsistencies with personal information to better detect identity fraud.

Make sure you're realizing the full benefit of this service provided with your checking. Review your credit reports, score, and enroll in monitoring alerts at www.idprotectme247.com.

Contact us with questions or to help you enroll.

Endless Potential with our Home Equity Line of Credit

12 Month Fixed Intro Rate as low as

2.49%

APR*

Receive a special **FIXED 12-month introductory rate** on our Home Equity Line of Credit starting at **2.49% APR***. Funds available when needed for home improvement projects, debt consolidation and much more – the potential is endless!

- \$250,000 maximum loan amount
- 30 year term; 15 year draw period and 15 year repayment period
- Up to 80% Loan-to-Value
- No closing costs or points†

Limited Time Offer!

For more details and to apply, visit www.eaglecu.org or call **(800) EAGLE CU**.

*Home Equity Line of Credit (HELOC) rate (APR) =Annual Percentage Rate. The introductory discounted 2.49% APR is fixed for the first 12 months (365 days) starting from loan funding, after which it will convert to the current Prime Rate as published in the Wall Street Journal each quarter, effective the following month, plus a margin, with floor of 3.5% and maximum APR of 18%. Rate subject to change without notice. Your rate and loan amount is determined by your credit score and appraised property value. Special intro rate includes a .50% discount for automatic payment from an Eagle checking account. Rate applies to one property. Approximately \$625 in processing and third-party fees are financed into the loan and will be assessed if loan is closed within 3 years and applies to refinances of current Eagle HELOCs. Rates, terms and conditions are subject to change without notice. Consult your tax advisor regarding deductibility of interest paid. A lien will be required and property insurance may be required on the subject property. A \$75 annual fee applies. Property insurance may be required.

‘tis the season for giving

4.9% APR* rate on Holiday Credit Card Purchases

Promotional APR available on qualified credit card purchases made between November 2 and December 31, 2015 and is good through the May 2016 billing cycle.

If you are not yet an Eagle cardholder, apply for our **Credit Builder, Platinum, or Rewards Credit Card** today!

*APR= annual percentage rate. To qualify, you must be a cardholder in good standing – you must have demonstrated responsible use of your card and must not have had delinquent payments within a specified period. After your May 2016 billing cycle, the rate will return to the current rate indicated on a your statement.



DID YOU KNOW?

In June CO-OP Shared Branches at 1,800 surpassed Bank of America in number of branch offices, and is now the third largest network of financial institutions?



Upcoming Eagle Holidays

All credit union branches will be closed in observance of the following holidays:

- Columbus Day - Monday, October 12
- Veteran's Day - Wednesday, November 11
- Thanksgiving Day - Thursday, November 26
- Christmas Day - Friday, December 25

Contact Eagle

(800) EAGLE CU (324-5328)
www.eaglecu.org

Mailing Address

P. O. Box 5196
Lake Forest, CA 92609-8696

Supervisory Committee
P.O. Box 26577
Santa Ana, CA 92799

Conveniences

CO-OP ATM Locations
(888) SITE-COOP (748-3266)

CU Direct Lending Locations
(888) CU DIRECT (283-4732)

CU Service Center Locations
(888) CU SWIRL (287-9475)

Autoland (800) 234-6999

Mobile App



Branch Locations and Operating Hours

LAKE FOREST 23021 LAKE CENTER DR.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

GARDEN GROVE 12934 HARBOR BLVD.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

PLACENTIA 781 KIMBERLY AVE.
Mon - Thurs: 9 a.m. - 5 p.m.
Fri: 9 a.m. - 6 p.m.
Sat: 9 a.m. - 2 p.m.

INDUSTRY† 15421 GALE AVE.
Mon - Fri: 7 a.m. - 5 p.m.

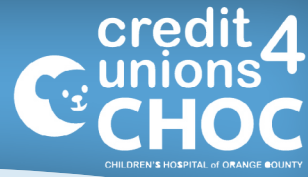
LAGUNA NIGUEL*‡ 24000 AVILA RD.
Mon - Fri: 9 a.m. - 1:15 p.m.
and 2 p.m. - 4:30 p.m.

SANTA ANA† 3101 WEST SUNFLOWER AVE.
Mon - Fri: 7 a.m. - 5 p.m.

* Cash available only via ATM at this location.
† Inside post office.
‡ Inside the Federal Building (south entrance).



2015 CHOC Walk Sunday, October 11!



Have a



Jace, age 11.

Read his CHOC story at
www.eaglecu.org/CHOCwalk

for
CHOC!



Join Eagle and other Credit Unions to help reach our goal of raising \$250,000 for Children's Hospital of Orange County.

Member Spotlight



Tonia S. winner of \$5,000
Cal State University Fullerton,
Class of 2016



Joybelle N. winner of \$3,000
UCLA, Class of 2019



Megan F. winner of \$2,000
University of South Carolina,
Class of 2016